Case 09-03982 Doc 1 Filed 02/09/09 Entered 02/09/09 13:00:45 Desc Main United States Bankruptcy Court Page 1 of 24 Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): Calles, Sonia, Maria Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names); (include married, maiden, and trade names); Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4237 (if more than one, state ail): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 5054 N. Wolcott Avenue Chicago, IL ZIP CODE 60640 ZIP CODE County of Residence or of the Principal Place of Business: COOK County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above); ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker W Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors v \Box \Box 10,001-1-49 50-99 100-199 200-999 1,000-25,001-5,001-50,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets **I** \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$0 to \$500,000,001 More than \$100,000 \$50,000 \$500,000 to \$10 to \$1 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities \mathbf{R} П П \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$500,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

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Case 09-03982 B 1 (Official Form 1) (1/08) Doc 1 Filed 02/09/09 Entered 02/09/09 13:00:45 Desc Main 2age 2 of 24 Document Page 2 Voluntary Petition Sonia Maria Calles (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Case Number: 03-52149 Date Filed: 12/31/2003 Northern District of Illinois Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) l, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. (Date) Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. \mathbf{Z} No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) И Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	Sonia Maria Calles
	iatures Signature of the control of
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor Telephone Number (if not represented by attorney)	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
213105	Date
Date	
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
	X
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
х	partner whose Social-Security number is provided above.
Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming
	to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Sonia Maria Calles	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- I. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/08) - Cont.

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _

Date: 2/9/09

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

	<u>Northern</u>	District Of	Illinois
n re	Sonia Maria Calles ,	Ca	ase No
	Deptor	Cl	napter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	2 O		
B - Personal Property	Yes	3	\$21,191.97		-
C - Property Claimed as Exempt	Yes	1		-	
D - Creditors Holding Secured Claims	Yes	1		\$41,229.22	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		s 17,901.10	
G - Executory Contracts and Unexpired Leases	Yes	1	-	-	-
H - Codebtors	Yes	1		-	
I - Current Income of Individual Debtor(s)	Yes	1		·	\$2,088.95
J - Current Expenditures of Individual Debtors(s)	Yes	1			\$58.95
то	TAL		\$ 21,191.97	\$ 59,630.32	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District Of Illinois

		_11011110111	District Of		
In re	Sonia Maria Calles		Case No.		
	Debtor				·····
			Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$500
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$ 500

State the following:

Average Income (from Schedule I, Line 16)	\$2,088.95
Average Expenses (from Schedule J, Line 18)	\$2,030.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$3,083.34

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$500		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	
4. Total from Schedule F		\$17,901.10	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$17,901.10	

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In re	Sonia Maria Calles ,	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, YOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	L	ai >		

(Report also on Summary of Schedules.)

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In re	Sonia Maria Calles	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand. Checking, savings or other finan-	x			
cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Checking4541 &5877 Chase Bank Savings6345 Bank of America Checking0407 ING Direct Savings & Checking		\$482.46
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		5054 N. Wolcott Avenue, Chicago, IL 60640		\$5,000
5. Books: pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		5054 N. Wolcott Avenue, Chicago, IL 60640		\$2,000
6. Wearing apparel.		5054 N. Wolcott Avenue, Chicago, IL 60640		\$2000
7. Furs and jewelry.		5054 N. Wolcott Avenue, Chicago, IL 60640	1	\$500
Firearms and sports, photo- graphic, and other hobby equipment.		5054 N. Wolcott Avenue, Chicago, IL 60640		\$1000
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

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In re	Sonia Maria Calles	 Case No.	
	Debtor	(If known)	-

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		FAMILY FOCUS INC 403B TSA PENSION		\$10,209.51
13. Stock and interests in incorporated and unincorporated businesses. Itemize,	х			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			:
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			70
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			

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In re	Sonia Maria Calles	,	Case No.	
	Debtor		(If known)	_

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х		****	
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	х			7.7
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
1	·	continuation sheets attached Tota	·	\$21,191.97

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re _	Sonia Maria Calles	Case No.	
	Debtor	(If known)	_

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims	the exemptions	to which	debtor is	s entitled u	nder:
(Check one bo	x)				

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
FAMILY FOCUS INC 403B TSA PENSION	11 U.S.C. § 522(b)(3)(C)	\$10,209.51	\$10,209.51

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	B6D ((Official	Form	6D)	(12/07)
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In re _	Sonia Maria Calles	,	Case No.
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 00347030								
Pekay & Blitstein, P.C. 77 West Washington, Suite 719 Chicago, IL 60602			Wage Gamishment Case No. 96-M1-136403				\$37,960.19	}
			VALUE \$ 37, 960.19					
ACCOUNT NO. 7070297-02								
AIG Retirement Advisors, Inc 2929 Allen Parkway L7-20 Houston, TX 77019			Policy Loan against 403B TSA Pension				\$3,269.03	
			VALUE \$7,196.87		J			
ACCOUNT NO.								
			VALUE S					
continuation sheets attached			Subtotal ► (Total of this page)	L	1		\$41,229.22	\$
			Total ► (Use only on last page)			ļ	\$41,229.22	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07)

In re	Sonia Maria Calles	Case No.
	Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the

appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re		ria Calles	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Case No		
	Debtor				(if known)	
□ Cert	ain farmers and fishermen					
Claims	of certain farmers and fishe	rmen, up to \$	55,400* per farmer or fis	herman, against the del	btor, as provided in 11	U.S.C. § 507(a)(6).
□ Верс	osits by individuals					
	of individuals up to \$2,425* not delivered or provided.			or rental of property or	services for personal	. family, or household use,
Z Taxe	s and Certain Other Debts	Owed to Go	overnmental Units			
Taxes,	customs duties, and penaltie	s owing to fe	deral, state, and local go	vernmental units as set	forth in 11 U.S.C. §	507(a)(8).
□ Com	mitments to Maintain the (Capital of ar	Insured Depository In	stitution		
Claims Sovernor 507 (a)	based on commitments to the softhe Federal Reserve System.	e FDIC, RTC	C, Director of the Office predecessors or success	of Thrift Supervision, ors, to maintain the cap	Comptroller of the Cu pital of an insured dep	rrency, or Board of ository institution. 11 U.S.
☐ Clair	ns for Death or Personal I	jury While	Debtor Was Intoxicate	d		
Claims lrug, or a	for death or personal injury mother substance. 11 U.S.C	resulting from	n the operation of a mot).	or vehicle or vessel wh	ile the debtor was into	oxicated from using alcohol.
Amoun djustmer	ts are subject to adjustment of at.	on April 1, 20	010, and every three yea	rs thereafter with respe	ct to cases commence	d on or after the date of

1 continuation sheets attached

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n re Sonia Maria Calles	 Case No.	

Debtor

SCHEDULE E -	CREDITORS I	HOLDING UNSE	CURED PRI	ORITY CLAIMS
	CIMPLEOIM	HODDIIIO ONGL	CUMBBER	AZINET I NJEZBATIVIC

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

(if known)

							type of Priority 1	or Claims Listed	on 1 ms Sneet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
State of Illinois Revenue Department							\$100	\$100	
Account No.									
Internal Revenue Service							\$400	\$400	
Account No.									
Account No.									
Sheet no. 1 of continuation sheets attach Creditors Holding Priority Claims	ed to Sch	edule of	(To	S otals of	ubtotals this pa		\$500	\$ 500	
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				s 500		
Totals> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					- 1		s 500	\$	

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In re	Sonia Maria Calles	•	Case No.	
***************************************	Debtor			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CODEBTOR CONTINGENT MAILING ADDRESS **INCURRED AND** CLAIM DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 4564190013732416 Consumer Debt Aspire Visa PO Box 105555 \$1,423.96 Atlanta, GA 30348-5555 ACCOUNT NO. Assignee or other notification for: Target National Bank Blatt, Hasenmiller Leibsker & Moore LLC 125 South Wacker Drive, Suite 400 Chicago, IL 60680 ACCOUNT NO. Assignee or other notification for: Capital One Bank Blatt, Hasenmiller Leibsker & Moore LLC 125 South Wacker Drive, Suite 400 Chicago, IL 60680 ACCOUNT NO. 5178057306486155 Consumer Debt Capital One Bank \$2120.14 PO Box 30285 Salt Lake City, UT 84130-0285 \$ 3.544.70 Subtotal> 3 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Sonia Maria Calles	•	Case No.	
	Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Cardworks Servicing, LLC PO Box 9201 Old Bethpage, NY 11804			Assignee or other notification for: Merrick Bank				
ACCOUNT NO. 4447962157518311 CreditOne Bank Bank Card Center PO Box 98872 Las Vegas, NV 89193-8872			Consumer Debt				\$880.24
ACCOUNT NO. 0026514748 Fingerhut Direct Marketing, Inc 6250 Ridgewood Road St. Cloud, MN 56303			Consumer Debt				\$368.33
ACCOUNT NO.6044071008550358 GE Money Bank PO Box 981064 El Paso, TX 79998			Consumer Debt				\$497.12
ACCOUNT NO.6034621812045623 GE Money Bank PO Box 981064 El Paso, TX 79998			Consumer Debt				\$1,065.25
Sheet no. 1 of 3 continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims				I	Subto	otal⊁	\$ 2890.14
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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	Debtor	······································	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6032201410556982 GE Money Bank PO Box 981064 El Paso, TX 79998			Consumer Debt				\$755.73
ACCOUNT NO.4269320003041795 Household Bank HSBC Card Services PO Box 81622 Salinas, CA 93912-1622			Consumer Debt				\$861.34
ACCOUNT NO. 5491100011311076 Household Bank HSBC Card Services PO Box 81622 Salinas, CA 93912-1622			Consumer Debt				\$1,024.66
ACCOUNT NO.4120613067030384 Merrick Bank PO Box 9201 Old Bethpage, NY .11804			Consumer Debt				\$1,992.80
ACCOUNT No.6034621812045623 Meyer & Njus, P.A. 1100 U.S. Bank PLaza 200 South SIxth Street Minneapolis, MN 55402			Assignee or other notification for: GE Money Bank - World Market				
Sheet no. 2 of 3 continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims	hed				Subte	otal➤	s 4634.53
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							

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	Debtor	 (if known)	_

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

							-
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6032201410556982			Assignee or other notification for: GE Money Bank - Wal-Mart				
Meyer & Njus, P.A. 1100 U.S. Bank PLaza 200 South SIxth Street			OLINOICY DEAK - Wall-Mail				
ACCOUNT NO. 4352371733626411			Consumer Debt			<u></u>	
Target National Bank Address Unknown							\$3,267.02
ACCOUNT NO. 5416577825699212	-						
Washington Mutual Card Services PO Box 660509 Dallas, TX 75266-0509			Consumer Debt				\$2,217.06
ACCOUNT NO.4185818000074231							
Washington Mutual Card Services PO Box 660509 Dallas, TX 75266-0509			Consumer Debt				\$1,351.65
ACCOUNT NO.							
Sheet no. 3 of 3 continuation sheets attached Subtotal➤ \$ 6,835.73						s 6,835.73	
to Schedule of Creditors Holding Unsecured Nonpriority Claims							
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$ 17,901.10		

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	Debtor	(if known)					

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
Mozart Limited Partners PO BOX 577338 CHICAGO, IL 60657-7338	Residential Lease. Debtor is Lessee
AT&T Mobility Slenridge Highlands Two 5565 Glenridge Connector Atlanta, GA 30342	Cell Phone Contract. Debtor is Purchaser.

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In re			Case No.	
	Debtor			(if known)
		SCHEDULE H	- CODEBTORS	
debtor in the secommonwealth Wisconsin) wi former spouse nondebtor spouchild's initials child's name. S	chedules of creditors. Include all g n, or territory (including Alaska, A thin the eight-year period immedia who resides or resided with the de use during the eight years immedia	guarantors and co-signers rizona, California, Idaho tely preceding the comme btor in the community pro- tely preceding the comme tild's parent or guardian,	ther than a spouse in a joint case, that is also be. If the debtor resides or resided in a community, Louisiana, Nevada, New Mexico, Puerto Riencement of the case, identify the name of the roperty state, commonwealth, or territory. In tencement of this case. If a minor child is a casuch as "A.B., a minor child, by John Doe, g	nity property state, co, Texas, Washington, or the debtor's spouse and of any clude all names used by the codebtor or a creditor, state the
	NAME AND ADDRESS OF CO	DEBTOR	NAME AND ADDRESS OF	CREDITOR

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In re	Sonia Maria Calles	Case No.
	Debtor	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status:	RELATIONSHIP(S):		AGE(S):				
Employment:	DEBTOR		SPOUSE				
Occupation	Office Manager		2.1.0.0.0.0				
Name of Employer	ramiiv rocus, inc.						
How long employed							
Address of Employ	er 330 Laurel Avenue Highland Park, IL 60035						
INCOME: (Estimate of average or projected monthly income at time		DEBTOR	SPOUSE				
case f	iled)	\$3,333.34					
1. Monthly gross was	ges, salary, and commissions	\$2,223.34	\$				
(Prorate if not paid monthly)		\$	\$				
2. Estimate monthly of	overtime						
3. SUBTOTAL		\$3,333.34	\$				
4. LESS PAYROLL I							
a. Payroll taxes an	d social security	\$ 559.81	\$				
b. Insurance c. Union dues		\$ \$	\$				
	Med & Trans Spend, 403B, Garnishment	\$ 684.58	\$				
5. SUBTOTAL OF P.	AYROLL DEDUCTIONS	\$ <u>1,244,39</u>	\$				
6. TOTAL NET MON	THLY TAKE HOME PAY	<u>\$ 2,088.95</u>	\$				
 Regular income fro (Attach detailed s 	m operation of business or profession or farm	\$	\$				
8. Income from real p		\$	\$				
Interest and divider		\$	\$				
 Alimony, mainten the debtor's use 	ance or support payments payable to the debtor for or that of dependents listed above	\$	\$				
11. Social security or	government assistance						
(Specify): 12. Pension or retirem	ent income	\$	\$				
3. Other monthly inc		\$	\$				
(Specify):		\$	\$				
4. SUBTOTAL OF L	INES 7 THROUGH 13	\$	\$				
5. AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	\$ <u>2,088.95</u>	\$				
6. COMBINED AVERAGE MONTHLY INCOME: (Combine column		\$ <u>2,08</u>	8.95				
otals from line 15)		(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Date)					

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re	Sonia Maria Calles ,	Case No.
	Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) s <u>855</u> a. Are real estate taxes included? Yes _____ No ___ b. Is property insurance included? Yes _____ No ____ 2. Utilities: a. Electricity and heating fuel _{\$}75_____ b. Water and sewer c. Telephone s 250 d. Other 3. Home maintenance (repairs and upkeep) 4. Food s 400 s <u>50</u> 5. Clothing 6. Laundry and dry cleaning s 15 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ <u>50</u> 10.Charitable contributions s 15 11.Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other ____ c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Savings, toiletries, 403B loan, Fed & State income taxes, pet care s320 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$2,030.00 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	s2,088.95
b. Average monthly expenses from Line 18 above	s2,030.00
c. Monthly net income (a. minus b.)	\$ <u>58.95</u>